

AMENDMENTS TO THE CLAIMS

Please amend the claims as set forth below. This listing of claims will replace all prior versions, and listings, of claims in the application.

1. through 70. **(Cancelled)**

71. **(New)** A method, comprising:

establishing, by at least one computer processor, an account, identified with an account holder, comprising a plurality of defined purses, wherein a value chaining logic is definable for the account and each purse that comprises a hierarchy for application of value;

receiving, by at least one computer processor, transaction information comprising a code pertaining to one or more qualifying products which form at least a portion of a transaction;

inspecting, by the at least one computer processor, the transaction information by performing a comparison of the code against previously received codes;

storing, electronically, the code in a database wherein the code becomes a previously received code upon storage ;

generating a credit to the account based each new candidate code wherein the credit comprises a non-zero value;

storing the non-zero value in one of the plurality of defined purses; and

notifying, electronically, the account holder of the credit.

72. **(New)** The method of claim 71, further comprising:

generating a certificate upon a pre-set amount of the non-zero value being accumulated in the account.

73. **(New)** The method of claim 72, wherein the certificate is usable as a coupon, rebate, gift certificate, or refund.

74. **(New)** The method of claim 72, further comprising:

receiving a redemption of the certificate.

75. (New) The method of claim 71, wherein each of the plurality of defined purses is capable of containing a different non-zero value forms comprising electronic cash, micro-payments, loyalty points, or electronic coupons.

76. (New) The method of claim 71, further comprising:

receiving, from the account holder, a request to convert a portion of the non-zero value in the account from a first form to a second form.

77. (New) The method of claim 71, further comprising:

receiving, from the account holder, a request to transfer a portion of the non-zero value in one of the plurality of defined purses to a second purse of the plurality of defined purses.

78. (New) The method of claim 71, further comprising:

receiving, from an account holder, a request to transfer a portion of the non-zero value from the account to a second account associated that is identified with a different account holder.

79. (New) The method of claim 71, further comprising:

receiving, from the account holder, an identification of an order of preference for use of the non-zero value in the plurality of defined purses.

80. (New) The method of claim 71, wherein the non-zero value in each of the plurality of defined purses is capable of being used to fulfill an amount associated with a transaction.

81. (New) A method, comprising:

defining, at the request of an account holder, value chaining logic pertaining a plurality of defined purses comprising an account, wherein the value chaining logic comprises an order of use of non-zero value stored in each of the plurality of defined purses that uses free value types before funded value types;

accumulating non-zero value in each of the plurality of defined purses, wherein the non-zero value is accumulated, at least in part, through purchases of one or more qualifying products or services;

processing, by at least one computer processor, a transaction request, comprising a transaction amount, from a merchant from the account holder;

filtering, by the at one computer processor, the plurality of defined purses to remove purses with value types not accepted by the merchant;

ordering, by the at least one computer processor, the plurality of defined purses based on the value chaining logic;

defining a set of filtered and ordered purses to use to fulfill the transaction amount; and

applying, by the at least one computer processor, the value chaining logic to the transaction amount by applying, from the set of filtered and ordered purses, the non-zero value from each purse, as specified by the value chaining logic, until the transaction amount is fulfilled.

82. (New) The method of claim 81, wherein the free value types comprise rewards, coupons, and discounts and the funded value types comprise currency, credit cards, and electronic checks.

83. (New) The method of claim 81, further comprising:

declining the transaction upon the filtered and ordered purses having insufficient value to fulfill the transaction amount.

84. (New) The method of claim 81, the accumulation of non-zero value further comprising:

receiving, by at least one computer processor, transaction information comprising a code pertaining to one or more qualifying products which form at least a portion of a transaction;

inspecting, by the at least one computer processor, the transaction information by
performing a comparison of the code against previously received codes;
storing, electronically, the code in a database wherein the code becomes a previously
received code upon storage; and
generating a credit, comprising a non-zero value, to a purse based each new candidate
code.